

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address

Lynda T. Bui, Trustee  
3550 Vine Street, Suite 210  
Riverside, California 92507  
Telephone: (949) 340-3400  
Facsimile: (949) 340-3000  
Email: [trustee.bui@shulmanbastian.com](mailto:trustee.bui@shulmanbastian.com)

FOR COURT USE ONLY

☒ Individual appearing without attorney  
☐ Attorney for:

## UNITED STATES BANKRUPTCY COURT

VINCENT MICHANGELLO REYES and  
KARLA GUADALUPE REYES,

## CHAPTER: 7

Debtor(s).

# NOTICE OF SALE OF ESTATE PROPERTY

**Sale Date:**

Time:

**Location:**

☒ Public

☐ Private

**Last date to file objections: 12/06/2021**

**Description of property to be sold:** 2017 Harley Davidson FLHX Street Glide; regularly maintained and in excellent condition. Approximately 3,859 miles; stored in garage and started once a week.

**Terms and conditions of sale:** See attached Statement of Information in Compliance with LBR 6004-1(c)(3).

**Proposed sale price:** at least \$13,000.00

**Overbid procedure (if any):** Trustee to sell the Motorcycle by any reasonable means, on an all cash basis and an as-is basis, as long as the Estates receive not less than \$13,000.00 gross for the Motorcycle.

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**If property is to be sold free and clear of liens or other interests, list date, time and location of hearing:**

To be sold free and clear of liens but no hearing is scheduled

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**Contact person for potential bidders (include name, address, telephone, fax and/or email address):**

Lynda T. Bui

Chapter 7 Trustee

3550 Vine Street, Suite 210

Riverside, California 92507

Telephone: (949) 340-3400

Facsimile: (949) 340-3000

Email: trustee.bui@shulmanbastian.com

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Date: 11/19/2021

<p>Attorney or Party Name, Address, Telephone &amp; FAX Nos., State Bar No. &amp; Email Address</p> <p>Lynda T. Bui, Trustee 3550 Vine Street, Suite 210 Riverside, California 92507 Telephone: (949) 340-3400 Facsimile: (949) 340-3000 Email: trustee.bui@shulmanbastian.com</p> <p><input checked="" type="checkbox"/> Debtor(s) appearing without an attorney <input type="checkbox"/> Attorney for:</p>	<p>FOR COURT USE ONLY</p>
<p align="center"><b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION</b></p>	
<p>In re:</p> <p>VINCENT MICHANGELLO REYES and KARLA GUADALUPE REYES,</p> <p align="right">Debtor(s).</p>	<p>CASE NO.: 6:21-bk-13876-WJ CHAPTER: 7</p> <p align="center"><b>NOTICE OF OPPORTUNITY TO REQUEST A HEARING ON MOTION</b></p> <p align="center"><b>[LBR 9013-1(o)]</b></p> <p align="center">[No hearing unless requested in writing]</p>

**TO THE U.S. TRUSTEE AND ALL PARTIES ENTITLED TO NOTICE, PLEASE TAKE NOTICE THAT:**

- Movant(s) Lynda T. Bui, Chapter 7 Trustee for the bankruptcy estate, filed a motion or application (Motion) entitled Chapter 7 Trustee's Motion for Order Approving the Procedure for the Sale of Personal Property of the Estate (2017 Harley Davidson FLHX Street Glide) Pursuant to Bankruptcy Code §§ 363(b)(1) and (f).
- Movant(s) is requesting that the court grant the Motion without a hearing as provided for in LBR 9013-1(o), unless a party in interest timely files and serves a written opposition to the Motion and requests a hearing.
- The Motion is based upon the legal and factual grounds set forth in the Motion. *(Check appropriate box below):*  
☒ The full Motion is attached to this notice; or  
☐ The full Motion was filed with the court as docket entry # \_\_\_\_\_, and a detailed description of the relief sought is attached to this notice.
- DEADLINE FOR FILING AND SERVING OPPOSITION PAPERS AND REQUEST FOR A HEARING:** Pursuant to LBR 9013-1(o), any party who opposes the Motion may request a hearing on the Motion. The deadline to file and serve a written opposition and request for a hearing is 14 days after the date of service of this notice, plus 3 additional days if you were served by mail or pursuant to F.R.Civ.P. 5(b)(2)(D) or (F).

- a. If you timely file and serve a written opposition and request for a hearing, movant will file and serve a notice of hearing at least 14 days in advance of the hearing. [LBR 9013-1(o)(4)]
- b. If you fail to comply with this deadline:
  - (1) Movant will file a declaration to indicate: (1) the Motion was properly served, (2) the response period elapsed, and (3) no party filed and served a written opposition and request for a hearing within 14 days after the date of service of the notice [LBR 9013-1(o)(3)];
  - (2) Movant will lodge an order that the court may use to grant the Motion; and
  - (3) The court may treat your failure as a waiver of your right to oppose the Motion and may grant the Motion without further hearing and notice. [LBR 9013-1(h)]

Respectfully submitted,

Date: 11/19/2021

/s/ Lynda T. Bui

Signature of Movant or attorney for Movant

Lynda T. Bui

Printed name of Movant or attorney for Movant

**Statement of Information  
in Compliance with LBR 6004-1(c)(4)**

**Statement of Information in Compliance with LBR 6004-1(c)(4)**

<b><u>LBR 6004-1(c)(4) Requirement</u></b>	<b><u>Information</u></b>
<i>LBR 6004-1(c)(3)(B)</i> Name and address of the proposed buyer:	There is currently no proposed buyer. After reaching out to local dealerships such as Riverside Harley Davidson and RumbleOn and offering to sell the Motorcycle received two offers for \$15,000 and \$17,000. The higher offer was only good for three days after it was presented to the Trustee. The Trustee would like to continue to market the Motorcycle for sale in an effort to obtain the best and highest value for the Estate.
<i>LBR 6004-1(c)(3)(C)</i> Description of the property to be sold:	2017 Harley Davidson FLHX Street Glide (“Motorcycle”); regularly maintained and in excellent condition; approximately 3,859 miles; stored in garage and started once a week.
<i>LBR 6004-1(c)(3)(D)</i> Terms and conditions of the proposed sale, including the price and all contingencies:	The sale shall be conducted on an all cash basis and an as-is basis, as long as the Estate receives not less than \$13,000.00 in gross for the Motorcycle. The sale shall be without any warranties, representations or contingencies.
<i>LBR 6004-1(c)(3)(E)</i> Whether the proposed sale is free and clear of liens, claims or interests, or subject to them, and a description of all such liens, claims or interests:	The sale will be free and clear of liens, claims and interests of third parties, with such liens, claims and interests to attach to the sale proceeds pending further Court order.
<i>LBR 6004-1(c)(3)(F)</i> Whether the proposed sale is subject to higher and better bids:	Yes to the extent the Trustee receives a higher offer.
<i>LBR 6004-1(c)(3)(G)</i> Consideration to be received by the Estate, including estimated commissions, fees and other costs of sale:	The Estate is expected to receive no less than \$13,000.00 in gross.
<i>LBR 6004-1(c)(3)(H)</i> If authorization if sought to pay commission, the identity of the auctioneer, broker, or sales agent and the amount or percentage of the proposed commission to be paid:	Not applicable.
<i>LBR 6004-1(c)(3)(I)</i> A description of the estimated or possible tax consequences to the Estate, if known, and how any tax liability generated by the sale of the property will be paid:	The Trustee believes there will be no tax liability from the sale because she is informed that the Motorcycle is being sold for less than the Debtors’ purchase price for the Motorcycle and there will be no gain from the sale.
<i>LBR 6004-1(c)(4)(A)</i> Date which objection must be filed and served:	A written objection to the proposed sale, together with a request for hearing, must be filed and served pursuant to LBR 9013-1(o) not later than 14 days from the date of service of the notice of the Sale Motion, plus an additional three (3) days unless the Notice was served by personal delivery or posting as described in F.R.Civ.P. 5(b)(2)(A)-(B), in the form required by Local Bankruptcy Rule 9013-1(f)(1). Failure to file a timely response may be deemed as consent to the relief requested in the Sale Motion.
<i>LBR 6004-1(c)(4)(B)</i>	In the absence of an objection, an order may be entered authorizing the sale of the Motorcycle without further notice or hearing.

# **MOTION**

1 Lynda T. Bui, Trustee  
3550 Vine Street, Suite 210  
2 Riverside, California 92507  
Telephone: (949) 340-3400  
3 Facsimile: (949) 340-3000  
Email: trustee.bui@shulmanbastian.com  
4

5 Chapter 7 Trustee  
6  
7

8 **UNITED STATES BANKRUPTCY COURT**  
9 **CENTRAL DISTRICT OF CALIFORNIA, RIVERSIDE DIVISION**  
10

11 In re

12 **VINCENT MICHANGELLO REYES and**  
13 **KARLA GUADALUPE REYES,**

14 Debtors.  
15  
16  
17  
18  
19

Case No. 6:21-bk-13876-WJ

Chapter 7

**CHAPTER 7 TRUSTEE'S MOTION FOR  
ORDER APPROVING THE PROCEDURE  
FOR THE SALE OF PERSONAL  
PROPERTY OF THE ESTATE (2017  
HARLEY DAVIDSON FLHX STREET  
GLIDE) PURSUANT TO BANKRUPTCY  
CODE §§ 363(b)(1) AND (f); AND  
DECLARATION OF LYNDA T. BUI IN  
SUPPORT THEREOF**

[No Hearing Required - LBR 9013-1(o)]

20 **TO THE HONORABLE WAYNE E. JOHNSON, UNITED STATES BANKRUPTCY**  
21 **JUDGE, THE OFFICE OF THE UNITED STATES TRUSTEE, THE DEBTORS AND**  
22 **CREDITORS, AND OTHER INTERESTED PARTIES AND THEIR COUNSEL OF**  
23 **RECORD:**

24 Lynda T. Bui ("Trustee"), the duly appointed, qualified and acting Chapter 7 trustee  
25 for the bankruptcy estate ("Estate") of Vincent Michangelo Reyes and Karla Guadalupe  
26 Reyes ("Debtors"), brings this *Chapter 7 Trustee's Motion for Order Approving the*  
27 *Procedure for the Sale of Personal Property of the Estate (2017 Harley Davidson FLHX*  
28



1 *Street Glide*) Pursuant to Bankruptcy Code §§ 363(b)(1) and (f) (“Sale Motion”) and  
2 respectfully represents as follows:

3 I. **THE PERSONAL PROPERTY TO BE SOLD**

4 The Debtors are in possession of a 2017 Harley Davidson FLHX Street Glide  
5 (“Motorcycle”). In their Schedules filed on July 16, 2021 (docket 1), the Debtors valued the  
6 Motorcycle at \$13,000.00 and claimed an exemption of \$2,000.00 pursuant to C.C.P. §  
7 704.010. There is no secured debt against the Motorcycle. The Debtors have advised that  
8 the Motorcycle has been regularly maintained, is in excellent condition and has  
9 approximately 3,859 miles on it. See, **Exhibit 1** to the Declaration of Lynda T. Bui in  
10 support. The Debtors have advised the Trustee that they will store the Motorcycle in their  
11 garage and will not use it but will start it every week. The Debtors will cooperate with the  
12 turnover of the Motorcycle once the Trustee has secured a buyer.

13 After reaching out to local dealerships such as Riverside Harley Davidson and  
14 RumbleOn and offering to sell the Motorcycle, the Trustee has received two offers for the  
15 Motorcycle for \$15,000.00 and \$17,000.00. However, the higher offer was only good for  
16 three days after it was presented to the Trustee. The Trustee would like to continue to  
17 market the Motorcycle for sale in an effort to obtain the best and highest value for the  
18 Estate.

19 II. **RELIEF REQUESTED**

20 In order to obtain the best price for the Motorcycle, the Trustee seeks a Court order  
21 authorizing the Trustee to sell the Motorcycle by any reasonable means (such as soliciting  
22 Harley-Davidson dealers in the area or internet auction sites used for motorcycles) on an  
23 all cash basis and an as-is basis for no less than \$13,000.00. The sale shall be without any  
24 warranties, representations or contingencies, free and clear of liens, claims and interests  
25 of third parties, with such liens, claims and interests to attach to the sale proceeds pending  
26 further Court order.

27 ///

28 ///

1 Based upon an analysis of the sale of the Motorcycle, the Trustee is of the opinion  
2 and belief that the proposed sale procedure is in the best interest of the Estate, as it will  
3 generate the most funds to the Estate for the benefit of unsecured creditors.

4 Pursuant to Local Bankruptcy Rule 6004-1(g), once the sale closes, the Trustee will  
5 file with the Court a *Report of Sale* which details the sale terms approved and the identity  
6 of the buyer.

7 The sale is authorized by Bankruptcy Code section 363(f)<sup>1</sup> and will provide for a  
8 cost-efficient and expeditious manner in which to administer the Motorcycle. The Estate is  
9 expected to be able to sell the Motorcycle for not less than \$13,000.00 if this Sale Motion  
10 is approved. If the Sale Motion is not approved, the Estate may have difficulty marketing  
11 the Motorcycle for sale and may have to abandon the Motorcycle as being burdensome,  
12 which would result in no benefit for the Estate. Accordingly and based on the Trustee's  
13 business judgment, the Trustee respectfully requests that the Court approve the Sale  
14 Motion.

### 15 III. CONCLUSION

16 Based upon the foregoing, the Trustee respectfully submits that good cause exists  
17 for granting the Sale Motion and requests that the Court enter an order which provides as  
18 follows:

19 1. Authorizing the Trustee to sell the Motorcycle by any reasonable means, on  
20 an all cash basis and an as-is basis, as long as the Estate receives not less than

21 \_\_\_\_\_  
22 <sup>1</sup> The duties of a trustee in a Chapter 7 filing are enumerated in 11 U.S.C. §704, which provides in  
relevant part as follows:

23 (a) The trustee shall—

24 (1) collect and reduce to money the property of the estate for which such  
trustee serves, and close such estate as expeditiously as is compatible with  
the best interests of parties in interest;

25 (2) be accountable for all property received;  
11 U.S.C. §704(a).

26 Further, the Trustee, after notice and hearing, may sell property of the estate. 11 U.S.C. § 363(b).  
27 Courts ordinarily will approve a proposed sale if there is a good business reason for the sale and the sale is  
in the best interests of the estate. *In re Wilde Horse Enterprises, Inc.*, 136 B.R. 830, 841 (Bankr. C.D. Cal.  
28 1991); *In re Lionel Corp.*, 722 F.2d 1063, 1069 (2d Cir. 1983). In this case, the sale is anticipated to net the  
Estate no less than \$2,500.

1 \$13,000.00 for the Motorcycle. The sale shall be without any warranties, representations  
2 or contingencies, free and clear of liens, claims and interests of third parties, with such  
3 liens, claims and interests to attach to the sale proceeds pending further Court order.

4 2. Authorize the Trustee to execute any and all documents to effectuate the sale  
5 of the Tablets as proposed in the Sale Motion.

6 3. Authorize the Trustee to pay the Debtors \$2,000.00 on account of their  
7 exemption claim in the Motorcycle.

8 4. Trustee's compliance with Local Bankruptcy Rule 6004-1(g) to file a Report  
9 of Sale detailing the terms of sale with the Court once the sale closes.

10 5. For such other and further relief as the Court deems just and proper under  
11 the circumstances of this case.

12 Dated: November 19, 2021

/s/ Lynda T. Bui

13 Lynda T. Bui

14 Chapter 7 Trustee for the bankruptcy estate of  
15 Vincent Michangelo Reyes and Karla Guadalupe  
16 Reyes

## **DECLARATION**

**DECLARATION OF LYNDA T. BUI**

I, Lynda T. Bui, declare and state as follows:

1. I am the Chapter 7 trustee for the bankruptcy estate of *In re Vincent Michangelo Reyes and Karla Guadalupe Reyes* ("Debtors"), Case No. 6:21-bk-13876-WJ. I have personal knowledge of the facts set forth in this Declaration and could, if called as a witness, competently testify thereto.

2. I am familiar with the Debtors' bankruptcy proceeding and make this Declaration in support of my *Motion for Order Approving the Procedure for the Sale of Personal Property of the Estate (2017 Harley Davidson FLHX Street Glide) Pursuant to Bankruptcy Code §§ 363(b)(1) and (f)* ("Sale Motion"). All capitalized terms not otherwise defined herein shall have the meaning set forth in the Sale Motion.

3. The Debtors are in possession of a 2017 Harley Davidson FLHX Street Glide ("Motorcycle"). In their Schedules filed on July 16, 2021 (docket 1), the Debtors valued the Motorcycle at \$13,000.00 and claimed an exemption of \$2,000.00 pursuant to C.C.P. § 704.010. There is no secured debt against the Motorcycle.

4. The Debtors have advised me that the Motorcycle has been regularly maintained, is in excellent condition and has approximately 3,859 miles on it. Attached here as **Exhibit 1** are pictures of the Motorcycle.

5. The Debtors have also advised that they will store the Motorcycle in their garage and will not use it but will start it every week. The Debtors will cooperate with the turnover of the Motorcycle once I have secured a buyer.

6. After communicating with several potential buyers, I have received two offers for the Motorcycle for \$15,000.00 and \$17,000.00. However, the higher offer was only good for three days after it was presented to me. I would like to continue to market the Motorcycle for sale in an effort to obtain the best and highest value for the Estate.

7. In order to obtain the best price for the Motorcycle, I seek a Court order authorizing me to sell the Motorcycle by any reasonable means (such as soliciting Harley-Davidson dealers in the area or internet auction sites used for motorcycles) on an all cash

1 basis and an as-is basis, as long as the Estate can sell it for not less than \$13,000.00. The  
2 sale shall be without any warranties, representations or contingencies, free and clear of  
3 liens, claims and interests of third parties, with such liens, claims and interests to attach to  
4 the sale proceeds pending further Court order.

5 8. Based upon an analysis of the sale of the Motorcycle, it is my opinion and belief  
6 that the proposed sale procedure is in the best interest of the Estate, as it will generate the  
7 most funds to the Estate for the benefit of unsecured creditors.

8 9. Pursuant to Local Bankruptcy Rule 6004-1(g), once the sale closes, I will file  
9 with the Court a *Report of Sale* which details the sale terms approved and the identity of  
10 the buyer.

11 10. If the Sale Motion is not approved, the Estate may have difficulty marketing the  
12 Motorcycle for sale and may have to abandon the Motorcycle as being burdensome, which  
13 would result in no benefit for the Estate. Accordingly and based on my business judgment,  
14 I respectfully request that the Court approve the Sale Motion.

15 I declare under penalty of perjury pursuant to the laws of the United States of  
16 America that the foregoing is true and correct.

17 EXECUTED on November 19, 2021, at Irvine, California.

18 /s/ Lynda T. Bui

19 \_\_\_\_\_  
Lynda T. Bui

# **EXHIBIT 1**



EXHIBIT "1"



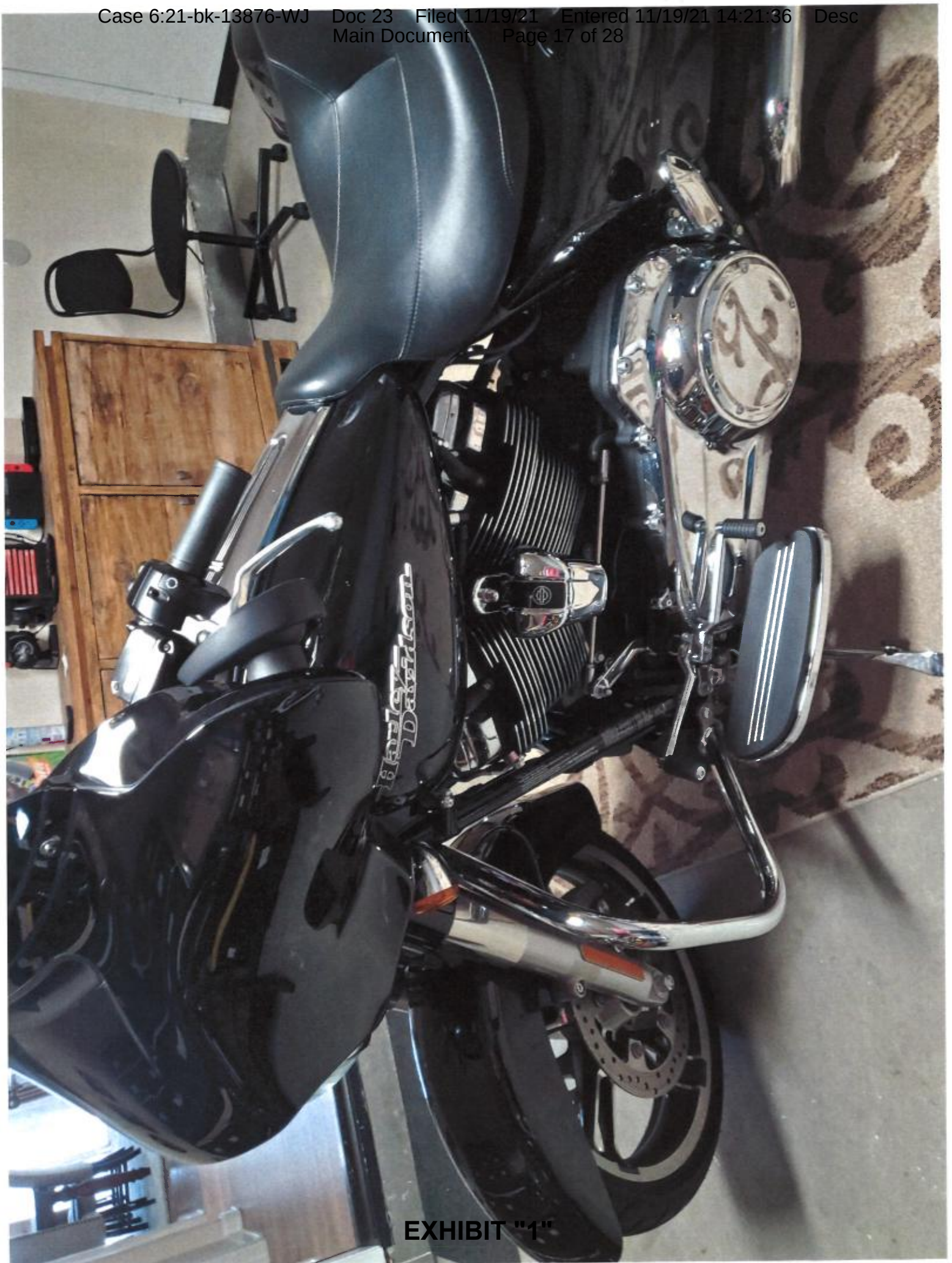


EXHIBIT "1"





EXHIBIT "1"





EXHIBIT "1"





EXHIBIT "1"



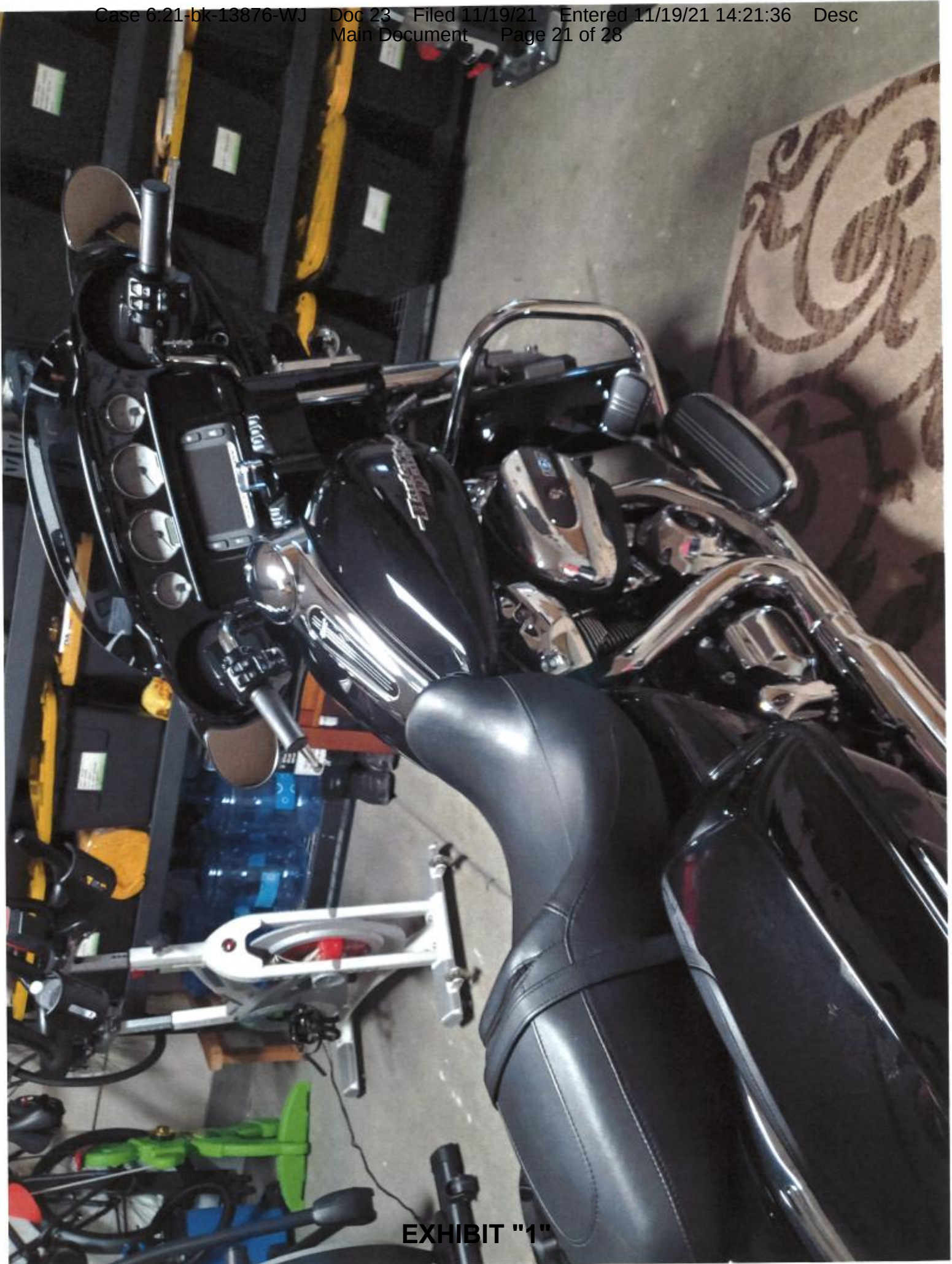


EXHIBIT "1"





EXHIBIT "1"



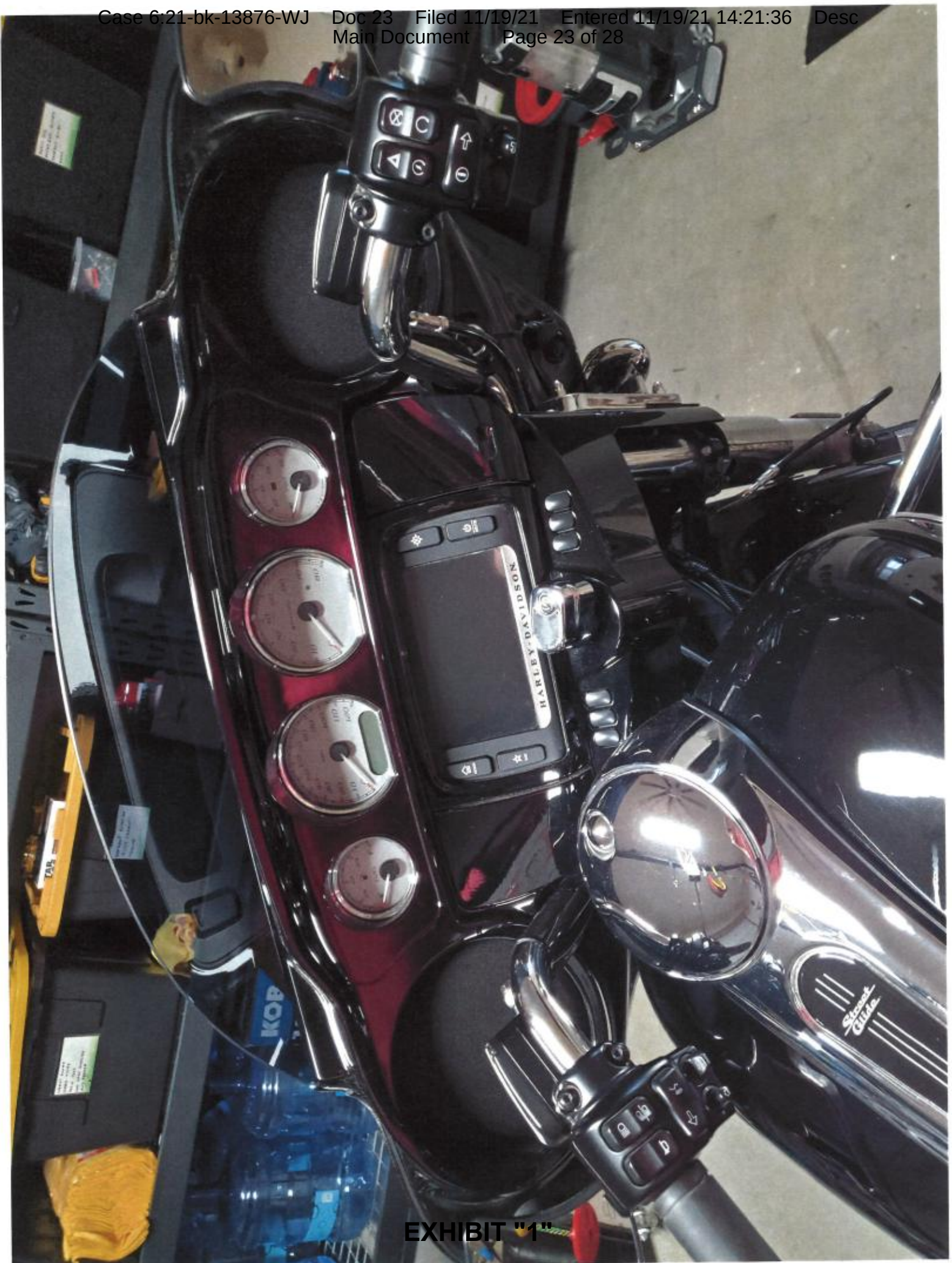


EXHIBIT "1"





EXHIBIT "1"



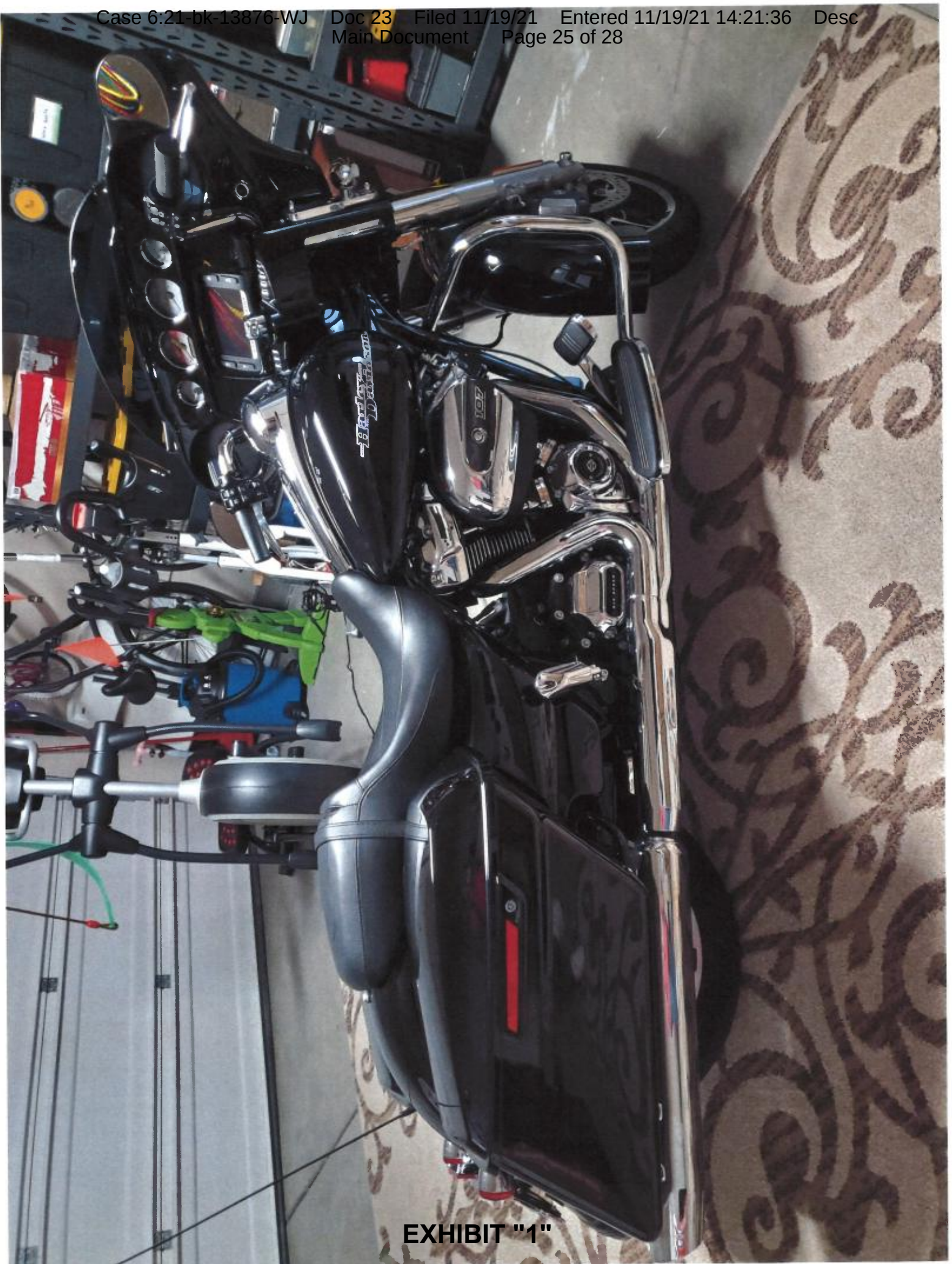


EXHIBIT "1"

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
**100 Spectrum Center Drive, Suite 600, Irvine, CA 92618**

A true and correct copy of the foregoing document entitled (*specify*): **NOTICE OF SALE OF ESTATE PROPERTY** will be served or was served (**a**) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (**b**) in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) **November 19, 2021**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

- **Chapter 7 Trustee:** Lynda T. Bui (TR) trustee.bui@shulmanbastian.com, C115@ecfcbis.com
- **Interested Party:** Arvind Nath Rawal arawal@aisinfo.com
- **Attorney for Debtors:** Frank X Ruggier frank@ruggierlaw.com, enotice@pricelawgroup.com
- **Interested Party:** Valerie Smith claims@recoverycorp.com
- **Interested Party:** United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov

☐ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (*date*) **November 19, 2021**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

☒ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

**November 19, 2021**  
Date

**Erlanna Lohayza**  
Printed Name

**/s/ Erlanna Lohayza**  
Signature

**U.S. MAIL SERVICE LIST****DEBTORS**

VINCENT MICHANGELLO REYES  
KARLA GUADALUPE REYES  
29330 SAINT ANDREWS  
LAKE ELSINORE, CA 92530-4370

**CREDITOR LISTING**

ALLY BANK, C/O AIS PORTFOLIO  
SERVICES, LP  
4515 N SANTA FE AVE. DEPT. APS  
OKLAHOMA CITY, OK 73118-7901

**CREDITOR LISTING**

EMPLOYMENT DEVELOPMENT  
DEPT.  
BANKRUPTCY GROUP MIC 92E  
P.O. BOX 826880  
SACRAMENTO, CA 94280-0001

**CREDITOR LISTING**

FRANCHISE TAX BOARD  
BANKRUPTCY SECTION MS: A-  
340  
P.O. BOX 2952  
SACRAMENTO, CA 95812-2952

**CREDITOR LISTING**

ALLY FINANCIAL  
P.O. BOX 380901  
MINNEAPOLIS, MN 55438-0901

**CREDITOR LISTING**

BANK OF AMERICA  
PO BOX 15796  
WILMINGTON, DE 19886-5796

**CLAIM FILED**

BANK OF AMERICA  
PO BOX 982284  
EL PASO, TX 79998-2238

**CREDITOR LISTING**

BEST BUY CREDIT SERVICES  
P.O. BOX 790441  
SAINT LOUIS, MO 63179-0441

**PREFERRED ADDRESS**

CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

**CLAIM FILED**

CAPITAL ONE BANK (USA), NA  
BY AMERICAN INFOSOURCE AS  
AGENT  
PO BOX 71083  
CHARLOTTE, NC 28272-1083

**PREFERRED ADDRESS**

JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

**CREDITOR LISTING**

CITI CARDS  
P.O. BOX 6500  
SIOUX FALLS, SD 57117-6500

**CREDITOR LISTING**

CITIBANK, N.A.  
5800 S CORPORATE PL  
SIOUX FALLS, SD 57108-5027

**CREDITOR LISTING**

CITICARDS CBNA  
701 E. 60TH STREET NORTH  
IBS CDV DISPUTES  
SIOUX FALLS, SD 57104-0432

**CREDITOR LISTING**

COMENITY BANK -CAESARS  
REWARDS  
P.O. BOX 182789  
COLUMBUS, OH 43218-2789

**CREDITOR LISTING**

CREDIT ONE BANK  
6801 S. CIMARRON ROAD  
LAS VEGAS, NV 89113-2273

**CREDITOR LISTING**

DISCOVER BANK  
DISCOVER PRODUCTS INC  
PO BOX 3025  
NEW ALBANY, OH 43054-3025

**PREFERRED ADDRESS**

DISCOVER FINANCIAL SERVICES  
LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

**PREFERRED ADDRESS**

LOAN SERVICING  
LOAN SUPPORT  
PO BOX 5961  
MADISON WI 53705-0961

**CREDITOR LISTING**

FIRST NATIONAL BANK OMAHA  
P.O. BOX 2557  
OMAHA, NE 68103-2557

**CREDITOR LISTING**

HSBC BANK USA NA  
95 WASHINGTON STREET  
BUFFALO, NY 14203-3006

**CLAIM FILED**

JPMORGAN CHASE BANK N A  
S/B/M/T CHASE BANK USA, NA  
C/O NATIONAL BANKRUPTCY  
SERVICES, LLC  
PO BOX 9013  
ADDISON, TX 75001

**CREDITOR LISTING**

KOHL'S / CAPITAL ONE  
P.O. BOX 3115  
MILWAUKEE, WI 53201-3115

**PREFERRED ADDRESS**

DSNB MACY'S  
CITIBANK  
1000 TECHNOLOGY DRIVE MS 777  
O FALLON MO 63368-2222

**CREDITOR LISTING**

NEWREZ LLC  
1100 VIRGINIA DRIVE, SUITE 125  
FORT WASHINGTON, PA 19034-  
3235

**CREDITOR LISTING**

PREMIER AMERICA CREDIT UNION  
P.O. BOX 2178  
CHATSWORTH, CA 91313-2178

**CREDITOR LISTING**

QUORUM FCU  
P.O. BOX 77404  
TRENTON, NJ 08628-6404

**CREDITOR LISTING**

RESURGENT RECEIVABLES,  
LLC  
RESURGENT CAPITAL  
SERVICES  
PO BOX 10587  
GREENVILLE, SC 29603-0587

**CREDITOR LISTING**

SYNCHRONY BANK / JCP  
P.O. BOX 965009  
ORLANDO, FL 32896-5009

**CREDITOR LISTING**

SYNCHRONY FINANCIAL  
/AMERICA'S TIRE  
P.O. BOX 965001  
ORLANDO, FL 32896-5001

**CREDITOR LISTING**

SYNCHRONY HOME  
P.O. BOX 960061  
ORLANDO, FL 32896-0061

**PREFERRED ADDRESS**

US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

**CLAIM FILED**

US BANK NATIONAL ASSOCIATION  
BANKRUPTCY DEPARTMENT  
PO BOX 108  
SAINT LOUIS, MO 63166-0108

**CREDITOR LISTING**

UNION BANK  
CUSTOMER SERVICE  
P.O. BOX 85643  
SAN DIEGO, CA 92186-5643

**CREDITOR LISTING**

VICTORIA'S SECRET / COMENITY  
BANK  
PO BOX 182273  
COLUMBUS, OH 43218-2273

**CREDITOR LISTING**

WHEELHOUSE CREDIT UNION  
P.O. BOX 719099  
SAN DIEGO, CA 92171-9099

**UNDELIVERABLE**  
**COURTESY NEF**

**RETURNED MAIL**

**N/A**

LYNDA T. BUI (TR)  
SHULMAN BASTIAN FRIEDMAN  
& BUI LLP  
3550 VINE STREET, SUITE 210  
RIVERSIDE, CA 92507-4175

**DUPLICATE**

KARLA GUADALUPE REYES  
29330 SAINT ANDREWS  
LAKE ELSINORE, CA 92530-4370

**N/A**

RIVERSIDE DIVISION  
3420 TWELFTH STREET,  
RIVERSIDE, CA 92501-3819

**PREFERRED DUPLICATE**

US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

**PREFERRED DUPLICATE**

US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

**DUPLICATE**

OUST RIVERSIDE  
3801 UNIVERSITY AVENUE  
SUITE 720  
RIVERSIDE, CA 92501-3255

**DUPLICATE**

CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY, UT 84130-0285

**PREFERRED DUPLICATE**

LOAN SERVICING  
LOAN SUPPORT  
PO BOX 5961  
MADISON WI 53705-0961

**DUPLICATE**

FRANK X. RUGGIER  
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15545 DEVONSHIRE STREET, STE.  
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